

A Guide to Agriculture and Rural Development Funding Opportunities and Incentives

How to Navigate the Funding Process

U.S. Senator Kirsten Gillibrand
New York



2015

**Note: This document will be continuously updated as information becomes available.*

Table of Contents

Introduction.....	5
USDA Housing and Community Facilities Assistance	6
1) Section 514 and 516 Farm Labor Housing Program Loan and Grant Program.....	6
2) Section 502 Single Family Housing Direct Loan Program.....	7
3) Rural Single Family Housing Guaranteed Loan Program.....	7
4) Section 502 Mutual Self-Help Housing Loan.....	8
5) Section 523 Self-Help Technical Assistance Grant.....	8
6) Section 524 Rural Housing Site Loan Program	9
7) Section 533 Housing Preservation Grant Program	9
8) Section 515 Rural Rental Housing Direct Loans	10
9) Technical and Supervisory Assistance Grants.....	10
10) Community Facility (CF) Grant and Loan Program.....	11
11) Rural Community Development Initiative Grants	12
USDA Rural Business-Cooperative Service (RBS)	13
1) Rural Intermediary Relending Program (IRP)	13
2) Rural Economic Development Loans and Grants (REDLG)	14
3) Value-Added Agricultural Production Grants (VAPG).....	14
4) Small Socially-Disadvantaged Producer Grant (SSDPG)	15
5) Business and Industry (B&I) Direct and Guaranteed Loans	15
6) Rural Business Opportunity Grants (RBOG)	16
7) Rural Cooperative Development Grants	17
8) Rural Business Investment Program.....	17
9) Rural Business Enterprise Grants (RBEG)	18
USDA Rural Utilities Service (RUS)	20

1) Electrification Loan Program	20
2) Telecommunications Loans Program	20
3) Distance Learning and Telemedicine Loans and Grants	21
4) Rural Telephone Bank.....	21
5) Rural Water and Waste Disposal Program Account.....	22
6) Water and Waste Disposal Direct and Guaranteed Loans.....	22
7) Water and Waste Disposal Guaranteed Loans	23
8) Solid Waste Management Grants.....	23
9) Emergency and Imminent Community Water Assistance Grants.....	24
10) Water and Well System Grants.....	24
11) Technical Assistance and Training (TAT) Grants for Rural Waste Systems	25
12) Rural Broadband Loan and Loan Guarantee Program.....	25
USDA Office of Community Development.....	27
1) Rural Economic Area Partnership Zones (REAP).....	27
2) National Rural Development Partnership.....	27
USDA Conservation and Specialty Crop Grant Programs	29
1) Conservation Reserve Program (CRP).....	29
2) Wetlands Reserve Program.....	30
3) Grasslands Reserve Program (GRP).....	30
4) Farmland Protection Program	31
5) Environmental Quality Incentives Program (EQIP)	31
6) Conservation Stewardship Program.....	32
7) Wildlife Habitat Incentives Programs	33
8) Agricultural Management Assistance	33
9) Watershed Programs	34

<i>Watershed Rehabilitation Program</i>	34
<i>Emergency Watershed Program (EWP)</i>	34
10) Emergency Conservation Program (ECP)	35
11) Conversion Technical Assistance (CTA).....	35
12) Specialty Crop Block Grant Program	36
Renewable Energy Programs for Farmers	37
1) Advanced Biofuel Payment Program.....	37
2) High Energy Cost Grants	37
3) Biomass Crop Assistance Program for (BCAP)	38
4) Biorefinery Assistance Program.....	39
5) Rural Energy for America Program Guaranteed Loan Program.....	39
6) Repowering Assistance Program	40
7) Advanced Biofuel Payment Program.....	40
Letters of Support from Senator Gillibrand.....	42
Grant Guide Order Form.....	44
Casework Form.....	45

Introduction

Dear Fellow New Yorker,

As both an urban and rural state, New York confronts many of the challenges small towns face across the country, including family farms that struggle to remain solvent and the high cost of bringing broadband and critical health care services to remote communities. Each year, the Federal and New York State governments distribute billions of dollars in grants, loans and other incentives for agriculture and rural development programs. With many individuals struggling during these tough economic times, I am committed to assisting New Yorkers with securing funding that can expand economic opportunity for our rural communities.

Finding the resources that meet your needs in the complex web of agencies can be an impossible task. For this reason, I have created this guidebook to serve as a starting point in providing information from relevant federal agencies about what resources are available to individuals, businesses, community organizations and local governments. The information in this guidebook details energy program grants, loans, and tax credits. Its contents are by no means comprehensive and as new programs and opportunities emerge, its contents will be updated to provide New Yorkers with the most up-to-date information possible.

My Senate website (www.Gillibrand.senate.gov) is continually updated with critical information about various funding opportunities that are available to you, how to access them, and where to apply. You can also request hard copies of this guidebook, and other thematic funding guidebooks, by filling out the guidebook order form at the end of this guidebook and mailing it back to my New York City office or by emailing an electronic copy to grants@gillibrand.senate.gov. Furthermore, if you need assistance from a federal agency or with an immigration case, please refer to the casework form at the end of the guidebook or visit <http://gillibrand.senate.gov/services/casework/form/>. As you move forward with any grant opportunities, please contact Andrew Usyk, my Grants Director, for letters of support, when applicable. You can reach him in my Washington, D.C. Office at Grants@Gillibrand.Senate.gov, or (202)-224-4451.

Sincerely,



Kirsten Gillibrand
United States Senator

Section I

USDA Housing and Community Facilities Assistance

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Through their programs, Rural Development touches upon each aspect of rural America in a precise and organized manner.

The financial programs support essential public facilities and services such as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. Rural Development has continuously promoted economic development by supporting loans to businesses through banks, credit unions, and community managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve their effectiveness of their operations. Additionally, they have provided technical assistance to help communities undertake community empowerment programs.

To achieve their mission, Rural Development assists rural individuals, communities and businesses to obtain the financial and technical assistance needed to address their diverse and unique needs through their specific programs.

Below, you will find a subsection of USDA Rural Development called Housing and Community Facilities Assistance. These branches of the overall operation are necessary to meet the needs of rural America.

1) Section 514 and 516 Farm Labor Housing Program Loan and Grant Program

- This nationwide program is the only one to provide housing for farm laborers. Loans and grants are provided to buy, build, improve, or repair housing for farm labor, including persons whose income is earned in aquaculture and on-farm processing. Loans to finance affordable, off-farm rental housing to low-wage farm workers are used in conjunction with those from the section 516 grants.

Additional Information:

- Direct loans are issued by this program to farm owners, Indian tribes, farmer associations, public bodies, and nonprofit organizations providing living quarters, furnishings, and related facilities for domestic farm workers. Section 514 loans have a 1% interest rate and a maximum repayment term of 33 years. Grants may include up to 90% of development costs.

Eligibility:

- Farm workers who lease Section 514/516 units must be either U.S. citizens or permanent residents. With that the majority of their income must come from farm work. Government or nonprofit organizations are the only groups eligible to receive funding from this grant.

Contact:

- For more information please contact your local Rural Development Office, or visit, http://www.rurdev.usda.gov/HAD-Farm_Labor_Grants.html.

2) Section 502 Single Family Housing Direct Loan Program

- This is USDA's main housing loan program and is designed to help low-income individuals purchase houses in rural areas. To help maintain the homes of the programs borrowers during financial crises, it provides "supervised credit," including pre-loan and post-loan credit counseling. While the program benefits rural areas nationwide, the highest benefits (in per capita dollars) are in low-income areas such as the Delta South and rapidly growing areas in the West.

Additional Information:

- Loans are subsidized at a graduated interest rate of 1% over Treasury's cost of money, depending on family income. Applicants may attain 100% financing and loans are for up to 33 years (38 years for those with incomes below 60% of the area median household income). Interest rates are decided so that a family pays from 22% to 26% of their income for principal, interest, taxes, and insurance.

Eligibility:

- Borrowers must be either very-low income or low-income. A very-low income borrower consists of less than 50% of median family income in the rural area where they reside, while a low-income borrower consists of 50-80% of median family income. Housing must be modest in size, design, and cost.

Contact:

- For more information please contact your local Rural Development office in your area, or visit, http://www.rurdev.usda.gov/HAD-Direct_Housing_Loans.html.

3) Rural Single Family Housing Guaranteed Loan Program

- The mission of USDA Rural Development's Single Family Housing Guaranteed Loan Program is to assist low to moderate income rural homebuyers achieve their dream of homeownership. Rural Development partners with approved local lenders to extend 100% financing opportunities to eligible rural individuals and families for the purchase of safe and sanitary dwellings.

Additional Information:

- Applicants must purchase a home within the eligible rural areas, and have a household income that does not exceed the established limits where the home is located.
- Loans are for 30 years. The promissory note interest rate is set by the lender. There is no required down payment. The lender must also determine repayment feasibility, using ratios of repayment (gross) income to PITI and to total family debt.

Eligibility:

- Applicants for loans may have an income of up to 115% of the median income for the area. Families must be without adequate housing, but be able to afford the mortgage payments, including taxes and insurance. In addition, applicants must have reasonable credit histories.

Contact:

- For more information please contact your local Rural Development office in your area, or visit, http://www.rurdev.usda.gov/HAD-Guaranteed_Housing_Loans.html.

4) Section 502 Mutual Self-Help Housing Loan

- The Section 502 Mutual Self-Help Housing Loan program is used primarily to help very low- and low-income households construct their own homes. The program is targeted to families who are unable to buy clean, safe housing through conventional methods. Families participating in a mutual self-help project perform approximately 65 percent of the construction labor on each other's homes under qualified supervision.

Additional Information:

- Grantees also use Section 502 loans, however other mortgage tools can be used as well. Participating nonprofit organizations may use funds to pay salaries, rent and office expenses. Pre-development grants up to \$10,000 are available to qualified organizations.

Eligibility:

- Low income borrowers are eligible for the program; which involves 50%-80% of area median family income.

Contact:

- For more information please contact your local Rural Development Office, or visit, http://www.rurdev.usda.gov/HAD-Self-Help_Loans.html.

5) Section 523 Self-Help Technical Assistance Grant

- The Mutual Self-Help Housing Program makes homes affordable by enabling future homeowners to work on homes themselves. With this investment in the home, or "sweat equity", each homeowner pays less for his or her home than if it were built by a contractor. This presents very-low and low-income families with an opportunity to own their home.

Additional Information:

- Grants are provided to nonprofit and local government organizations, which supervise groups of 10 to 12 enrollees in the Self-Help Program. Members of each group help work on each other's homes, moving in only when all the homes are completed.

- Loans are for two years. Section 523 loans bear 3 percent interest. At the discretion of the customer, Section 524 loans bear the market rate of interest either at the time of approval or at the time of the loan closing.

Eligibility:

- Eligible organizations include nonprofit organizations, public bodies and Federally-recognized Indian groups.

Contact:

- For more information please contact your local Rural Development Office, or visit, http://www.rurdev.usda.gov/HAD-Self-Help_Grants.html.

6) Section 524 Rural Housing Site Loan Program

- Rural Housing Site Loans are made to provide financing for the purchase and development of housing sites for low- and moderate-income families. Section 523 loans are made to acquire and develop sites only for housing to be constructed by the self-help method. Section 524 loans are made to acquire and develop sites for any low- or moderate-income family.

Additional Information:

- This program is similar to the Section 523 program above, except however once the sites are developed, they may be provided to any low- or moderate-income person, not just to the self-help participant.
- Low income is defined as between 50 and 80 percent of the area median income (AMI); the upper limit for moderate income is \$5,500 above the low-income limit.
- Section 524 loans endure the market rate of interest and are two year loans.

Eligibility:

- These loans are made to obtain and develop sites for any low-or moderate-income family.
- Section 523 loans are limited to private or public nonprofit organizations that will provide sites solely for self-help housing.

Contact:

- For more information please contact your local Rural Development Office, or visit, http://www.rurdev.usda.gov/HAD-Site_Loans.html.

7) Section 533 Housing Preservation Grant Program

- Similar to the Section 514 and 516 grants, this program provides funding through nonprofit groups, Indian tribes, and government agencies to very-low and low-income home owners. This grant is for repairing houses and to rental property owners for the rehabilitation of rental and cooperative housing to be rented to very-low and low-income families.

Additional Information:

- The grants are competitive and are made available in areas where there is a concentration of need.

Eligibility:

- Low and very-low income rural residents are eligible for these grants. They may also be made to rental property owners, as long as they agree to make such units available to low and very-low income occupants. Assistance is limited to \$15,000 per unit.

Contact:

- For more information please contact your local Rural Development Office, or visit, http://www.rurdev.usda.gov/HAD-HPG_Grants.html.

8) Section 515 Rural Rental Housing Direct Loans

- The Section 515 rental housing program houses the poor through 50-year, 1% loans and rental assistance. The program is usually used in conjunction with the Section 521 Rental Assistance Program (see below). Tenants pay a maximum of 30% of their income toward rent and utilities, with assistance. Some 515 projects also use Housing and Urban Development Section 8 project based assistance which enables additional very-low income families to be helped. There are four variations of the Section 515 loan program: (1) Cooperative Housing, (2) Downtown Renewal Areas, (3) Congregate Housing or Group Homes for Persons with Disabilities, and (4) the Rural Housing Demonstration Program.

Additional Information:

- This program uses a public-private partnership to provide direct subsidized interest loans at 1% interest rate to limited-profit and nonprofit developers. It also is used to construct or to renovate affordable rental complexes in rural areas.

Eligibility:

- Section 515 is for very-low, low-, and moderate-income families. In new Section 515 projects, 95% of tenants must have very-low incomes, while in existing projects 75% of new tenants must have very low incomes.

Contact:

- For more information please contact your local Rural Development Office, or visit, http://www.rurdev.usda.gov/HAD-Direct_Rental_Loans.html.

9) Technical and Supervisory Assistance Grants

- This program is designed to assist low-income rural families in obtaining adequate housing to meet their family's needs and/or to provide the necessary guidance to promote their continued occupancy of already adequate housing. These objectives will be accomplished

through the establishment or support of housing delivery and counseling projects run by eligible applicants.

Additional Information:

- Grant funds are to be used for a housing delivery system and counseling program to include a comprehensive program of technical and supervisory assistance as set forth in the grant agreement and any other special conditions as required by rural housing services (RHS).

Eligibility:

- Technical and Supervisory Assistance Grants may be made to public or private nonprofit corporations, agencies, institutions, organizations, Indian Tribes, and other associations

Contact:

- For more information please contact your local Rural Development Office, or visit, http://www.rurdev.usda.gov/HAD-TSA_Grants.html.

10) Community Facility (CF) Grant and Loan Program

- The Community Facility Program provides grants and loans to assist in the development of essential community facilities in rural areas and towns of up to 20,000 in population. Grant funds can be used to construct, enlarge, or improve community facilities for health care, public safety, and community and public services, including food hubs and food systems. Use of funds can include the purchase of equipment or land required for a facility's operation. A grant may be made in combination with other Community Facility financial assistance such as a direct or guaranteed loan, applicant contributions, or loans and grants from other sources.

Additional Information:

- Grants are authorized on a graduated scale. Applicants in smaller communities will receive more of the grant money.
- The Community Facilities Grant Program is typically used to fund projects under special initiatives, such as Native American community development efforts; child care centers linked with the Federal government's Welfare-to-Work initiative; Federally-designated Enterprise and Champion Communities, and the Northwest Economic Adjustment Initiative area. Applications for health and public safety projects receive the highest priority.
- The average direct loan in fiscal year (FY) 2011 was \$1,140,319 and the average grant in fiscal year (FY) 2011 was \$29,825. Grant funds can be used for up to 75 percent of the cost to develop the facility. Funding for the balance of the project may consist of other CF financial assistance, applicant contributions, or loans and grants from other sources. Grant assistance will be provided on a graduated scale with smaller communities with the lowest median household incomes being eligible for projects with a higher proportion of grant funds.

- Interest rates for loans are determined by the median family income of the area and range from 4.5% to 5.375%. In the case of guaranteed loans, the loans are made by a private lender and the interest rate is negotiated between lender and borrower.

Eligibility:

- Grants are available to public entities such as municipalities, counties and special-purpose districts, as well as non-profit corporations and tribal governments with a population no higher than 20,000 residents.
- Applicants must have the legal authority for construction, operation and maintenance for the facility and be unable to attain the funds from commercial sources.

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

11) Rural Community Development Initiative Grants

- The program provides grants from RCAP accounts for capacity-building among private, nonprofit community development organizations and low income rural communities. The areas of which they cover are housing, community facilities, and community and economic development.

Additional Information:

- Competitive grants require dollar for dollar matching funds in this program.

Eligibility:

- Funds are available to qualified intermediaries that can be public or private organizations (including tribal organizations) that have been legally organized for at least three years and have experience working with eligible recipients. Such organizations must supply matching funds from non-Federal sources to receive the grants.

Contact:

- For more information please contact your local Rural Development Office, or visit, http://www.rurdev.usda.gov/HAD-RCDI_Grants.html.
- To find your Local Rural Development Office please go to: <http://offices.sc.egov.usda.gov/locator/app?service=page/CountyMap&state=NY&stateName=New%20York&stateCode=36>.

Section II

USDA Rural Business-Cooperative Service (RBS)

For nearly 75 years, creating and retaining employment in rural areas has been a central focus of the USDA Rural Business Cooperative Service.

Since the mid-1950s, manufacturing was regarded as the most promising source of rural employment. While manufacturing has provided relatively high-paying and stable employment for many rural residents, the U.S. rural manufacturing sector finds itself today competing with China, Europe and other developing countries.

Today, rural areas are trying to create new sources of competitive advantage in more technologically advanced industries with higher-skilled labor. The RBS provides loans and grants to help local entrepreneurs start-up businesses and expand existing businesses; with a lack of capital (a significant factor in many rural areas). 14 Other RBS programs provide specialized technical and marketing assistance.

1) Rural Intermediary Relending Program (IRP)

- The purpose of the IRP program is to alleviate poverty and increase economic activity and employment in rural communities. Under the IRP program, loans are provided to local organizations (intermediaries) for the establishment of revolving loan funds. These revolving loan funds are used to assist with financing business and economic development activity to create or retain jobs in disadvantaged and remote communities. Intermediaries are encouraged to work in concert with State and regional strategies, and in partnership with other public and private organizations that can provide complimentary resources.

Additional Information:

- Loans are made by RBS to intermediaries, which provide loans to ultimate recipients for business facilities and community development projects.

Eligibility:

- The following entities are generally eligible to apply for loans from intermediary lenders provided they owe no delinquent debt to the Federal Government:
 - Individual citizens or individuals who have been legally admitted to the U.S.
 - Those located in a rural area defined as an area with a population of 25,000 or less.
 - An entity that is able to incur debt, give security, and repay the loan.
 - A corporation, partnership, LLC, individual, non-profit corporation, public body.

Contact:

- To apply please contact your Rural Development State Office, or visit, http://www.rurdev.usda.gov/BCP_irp.html.

2) Rural Economic Development Loans and Grants (REDLG)

- This program promotes rural economic development and job creation projects in rural areas. Assistance may include business startup costs; business expansion; business incubators; technical assistance; feasibility studies; advanced telecommunications services; computer networks for medical, educational, and job training services; and community facilities projects for economic development.

Additional Information:

- Funding from this program can be used for research and feasibility studies, business planning, construction, and training and technical assistance.
- Funding amounts per award varies, but likely to be a \$740,000 loan maximum and \$300,000 grant maximum

Eligibility:

- Local utilities which, in turn, pass through to local businesses (ultimate recipients) for projects that will create and retain employment in rural areas (including business ventures for producers of locally-grown agricultural products).
- Loans are made to electric and telephone utilities that have current loans with the Rural Utilities Service (RUS) or Rural Telephone Bank loans. It can also consist of guarantees that are not delinquent on any federal debt or in bankruptcy proceedings.
- Economic development projects benefitting rural areas are eligible for this program. Funding may be used for feasibility studies, start-up costs, and incubator project

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

3) Value-Added Agricultural Production Grants (VAPG)

- This is a competitive grant program to support farmers and ranchers in generating greater value for agricultural commodities. This funding supports the production of value-added agricultural products from commodities. Grants may be used for planning activities and for working capital for marketing value-added agricultural products and for farm-based renewable energy. Ineligible uses include: planning, repairing, rehabilitating, acquiring, or constructing a building or facility; purchasing, renting, or installing fixed equipment, including processing equipment; paying for the preparation of the grant application; and paying costs incurred prior to receiving the grant. Eligible valued-added activities include commodity processing, market differentiation, commodity segregation, on-farm renewable energy, local food, and mid-tier value chain.

Additional Information:

- Authorized activities: Research and feasibility studies, business planning, and working capital.
- Funding: Up to \$100,000 for planning or \$300,000 for working capital. A typical award is \$130,000.

Eligibility:

- Eligible applicants include Independent producers, farmer and rancher cooperatives, agricultural producer groups, and majority-controlled producer-based ventures. Priority will be given to applications from beginning farmers or ranchers, socially disadvantaged farmers or ranchers, or operators of small or medium-sized farms or ranches that are structured as family farms. Ten percent of funds is reserved for beginning farmers or ranchers and socially disadvantaged farmers or ranchers; an additional 10 percent of funds is reserved for mid-tier value chain projects. Local and regional supply networks are eligible to apply only for funds reserved for mid-tier value chain projects.

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

4) Small Socially-Disadvantaged Producer Grant (SSDPG)

- The primary objective of the SSDPG program is to provide technical assistance to small, socially-disadvantaged agricultural producers through eligible cooperatives and cooperative development centers.

Additional Information:

- The Maximum award per grant is \$175,000
- Small Socially-Disadvantaged Producers are defined as persons or at least 75 percent owned entities including farmers, ranchers, loggers, agricultural harvesters, and fisherman that have averaged \$250,000 or less in annual gross sales of agricultural products in the last three years.

Eligibility:

- Grants may be made to Cooperatives, Groups of Cooperatives, and Cooperative Development Centers.
- Grants may not be made to public bodies or individuals.

Contact:

- To apply please contact your local Rural Development State Office, or visit, http://www.rurdev.usda.gov/BCP_SSDPG.html.

5) Business and Industry (B&I) Direct and Guaranteed Loans

- This program finances business and industry acquisition, construction, conversion, expansion, and repair in rural areas. Loan funds can be used to finance, purchase and development of land, supplies and materials, and pay start-up costs of rural businesses, including operators of for-profit food hubs and food systems.

Additional Information:

- Lenders provide subsidized interest loans and guarantees for loans. Interest rates can be negotiated between the lender and borrower. The total amount of Agency loans to one borrower must not exceed \$10 million. The Administrator may, at the Administrator's discretion, grant an exception to the \$10 million limit for loans of \$25 million under certain circumstances. The Secretary of Agriculture may approve guaranteed loans in excess of \$25 million, up to \$40 million, for rural cooperative organizations that process value-added agriculture commodities. Loans of \$5 million or less have a maximum percentage of guarantee is 80%. For loans between \$5 and \$10 million, maximum percentage of guarantees 70%. For loans between \$10 and \$25 million, maximum percentage of guarantee is 60%.

Eligibility:

- The borrower must be unable to obtain credit from other lenders to be eligible. Criteria for projects are (1) those that save existing jobs, (2) those that improve existing businesses or industry, and (3) those that create the greatest number of permanent jobs. Golf courses, race tracks, and gambling operations are ineligible.
- Eligible applicants include Cooperative organizations, corporations, partnerships, or other legal entities organized and operated on a profit or nonprofit basis; Indian tribes on Federal or State reservations or other Federally recognized tribal groups; public bodies; or individuals. A borrower must be engaged in or proposing to engage in a business that will provide employment; improve the economic or environmental climate; promote the conservation, development, and use of water for aquaculture; or reduce reliance on nonrenewable energy resources by encouraging the development and construction of solar energy systems and other renewable energy systems.

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

6) Rural Business Opportunity Grants (RBOG)

- These competitive grants are made available for training and technical assistance to rural businesses, economic planning for rural communities, or training for rural entrepreneurs or economic development officials.

Additional Information:

- Funding from this program supports training and technical assistance for business development, including food processing, marketing, and distribution business development for locally grown agricultural products. This program emphasizes activities that promote "best practices" in sustainable economic development for rural communities. RBOG funds may not be used for real estate acquisition or development, grant application costs, costs incurred prior to the grant award, or political activities. This is not a working capital grant; money cannot be used for operation expenses.
- Authorized activities for use of funding include research and feasibility studies, business planning, training, and technical assistance.

- Funding amounts vary annually. In 2011 funding was up to \$50,000 per application for single-State projects. For multi-State projects, funds of up to \$150,000 were available. Each applicant must compete nationally for funds. Funds may be used for a project period not to exceed 2 years.

Eligibility:

- Eligible applicants include public bodies, nonprofit corporations, tribes, and rural cooperatives with primarily rural-resident members. The focus is on communities that have experienced long-term population decline or job deterioration, trauma due to natural disasters or fundamental structural changes, or are persistently poor. This is not a grant for individuals or businesses.

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

7) Rural Cooperative Development Grants

- The primary objective of the RCDG program is to improve the economic condition of rural areas by assisting individuals or entities in the startup, expansion or operational improvement of rural cooperatives and other business entities.

Additional Information:

- Grants are awarded competitively on an annual basis to Rural Cooperative Development Centers who in turn provide technical assistance to individuals and entities.

Eligibility:

- You must be a nonprofit corporation or an institution of higher education to apply for this program. Public bodies and individuals are not eligible to apply for the RCDG program.

Contact:

- To apply please contact your local Rural Development State Office, or visit, http://www.rurdev.usda.gov/BCP_RBOG.html.

8) Rural Business Investment Program

- The Rural Business Investment Program (RBIP) promotes economic development in mostly rural areas by helping to meet the equity capital investment needs of smaller enterprises located in such areas.

Additional Information:

- USDA licenses newly formed for-profit investment fund entities as Rural Business Investment Company's (RBIC)'s. RBIC's use the equity raised in capitalizing their fund to

make equity, and equity-like, investments mostly in smaller enterprises located primarily in rural areas.

Eligibility:

- An applicant may be eligible to apply for an RBIC license if the company:
 - Is a newly formed for-profit entity or a newly formed for-profit subsidiary of such an entity
 - Has a qualified management team with experience in relevant venture capital financing or community development financing
 - Will invest in enterprises that will create wealth and job opportunities in rural areas, with an emphasis on smaller enterprises
- RBIC applicants must identify the rural areas their fund will target and demonstrate how the fund will assist those areas through disciplined, profit-oriented investing in rural enterprises
- RBIC applicants will also be requested to address the following requirements:
 - At least 75% of RBIC investments (measured both by dollars invested and number) must be made in Rural Business Concerns (i.e., an Enterprise whose principal office is located outside a standard metropolitan statistical area or within a community with a population of 50,000 or less)
 - No more than 10% of investments (measured both by number and dollars invested) may be in Enterprises whose principal office is located in an urban area (defined by the Census as having a population of 150,000 or more.)
 - At least 50% of RBIC investments (measured both by number and dollars invested) must be in “Smaller Enterprises,” and of those, at least 50% must be in “Small Business Concerns”

Contact:

- To apply please contact your local Rural Development State Office, or visit, http://www.rurdev.usda.gov/BCP_RBIP.html.
- For background and additional information on the Rural Business Investment Program please visit, http://www.rurdev.usda.gov/SupportDocuments/BCP_RBIP_RBIPFactSheet03272012.pdf.

9) Rural Business Enterprise Grants (RBEG)

- The goal of these grants is to encourage the development of small and emerging business enterprises, to create and expand rural distance learning networks, and to provide educational instruction or job training related to potential employment for adult students.

Additional Information:

- Funding from this program supports the development of physical infrastructure and facilities, including food processing, marketing, and distribution business ventures for locally

grown agricultural products. Examples of eligible fund use include: Acquisition or development of land, easements, or rights of way; construction, conversion, or renovation of buildings, plants, machinery, equipment, access streets and roads, parking areas, and utilities; pollution control and abatement; capitalization of revolving loan funds, including loans for start-ups and working capital; training and technical assistance; distance adult learning for job training and advancement; rural transportation improvement; and project planning.

- Authorized activities for this program include research and feasibility studies, business planning, construction, land lease or purchase, equipment purchase, working capital, and training and technical assistance.
- There is no maximum, but grants generally range from \$10,000 up to \$500,000. Smaller projects are given higher priority.

Eligibility:

- Eligible applicants include rural public entities, Indian tribes, and rural nonprofit organizations.
- This grant program gives priority to rural areas having a population of 25,000 or less. It is preferred that these grants are used on projects in communities with large proportion of low-income residents and/or high unemployment.

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

Section III

USDA Rural Utilities Service (RUS)

Modern utilities came to rural America through some of the most successful government initiatives in American history, carried out through the United States Department of Agriculture (USDA) working with rural cooperatives, nonprofit associations, public bodies, and for-profit utilities. Today, USDA Rural Development Utilities Programs carries on this tradition helping rural utilities expand and keep their technology up-to-date, helping establish new and vital services such as distance learning and telemedicine. The public-private partnership which is forged between Rural Development Utilities Programs and these industries results in billions of dollars in rural infrastructure development and creates thousands of jobs for the American economy.

1) Electrification Loan Program

- This loan program aims to expand, upgrade, maintain, and replace rural electric infrastructure. Borrowers must generally obtain approximately half their capital needs from the private sector.

Additional Information:

- Most loans have an interest rate capped at 7%. There are three loan levels:
 - Hardship loans which are made to applicants whose consumers fall below average per capita and household income thresholds.
 - Municipal rate loans are based on interest rates available in the municipal bond market. Borrowers are required to seek supplemental financing for 30% of their capital requirements.
 - Treasury rate loans are based on rates established daily by the U.S. Treasury.

Eligibility:

- Electricity producers and transmitters in rural areas.

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

2) Telecommunications Loans Program

- This program makes loans for infrastructure improvement and expansion to improve telephone service, including a variety of related telecommunications purposes such as broadband service in rural areas.

Additional Information:

- This program gives loans for construction, expansion, and operation of telecommunication lines and facilities or systems.

Eligibility:

- Three loan levels:
 - Hardship loans are made to applicants whose consumers fall below average per capita and household income thresholds.
 - Municipal rate loans are based on interest rates available in the municipal bond market.
 - Treasury rate loans are based on rates established daily by the U.S. Treasury. Guaranteed loans are made through the Federal Financing Bank.

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

3) Distance Learning and Telemedicine Loans and Grants

- This program provides financial assistance to schools, libraries, hospitals, and medical centers especially in rural areas. Additionally, it helps rural schools and hospitals obtain and use advanced telecommunications for health and educational services.

Additional Information:

- Interest rates depend on the financial state of the borrower and the cost of providing service. The program also makes guaranteed loans.

Eligibility:

- Loans are made to utilities serving rural communities. Most rural systems are eligible for loans at a hardship rate of 4%.

Contact:

- Point of Contact: Sam Morgan
Telephone: (202) 205-3733
Email: sam.morgan@wdc.usda.gov
Website: http://www.rurdev.usda.gov/UTP_DLT.html

4) Rural Telephone Bank

- The Rural Telephone Bank (RTB) aims to ensure rural telephone system's access to private sources of capital. It does this by establishing a supplemental credit system to borrow capital requirements. The capital structure of the Telephone Bank consists of three classes of stock: Class A, Class B, and Class C. Class A stock was issued to the Telephone Bank in exchange for appropriated \$600 million of capital provided by the taxpayers. This provided the Telephone Bank with its initial "seed" money to begin its lending operations. Through sales of Class A stock, the RTB is now privatized.

Additional Information:

- The interest rate given to the borrower depends on the financial condition of the borrower system and the costs of providing service to rural subscribers. The majority of rural systems are eligible for loans at hardship rate of 5%.

Eligibility:

- Utilities serving rural communities.

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

5) Rural Water and Waste Disposal Program Account

- The Water and Waste Disposal Program Account is one of three funding streams of the Rural Community Advancement Program (RCAP) authorized by the 1996 farm bill. The Rural Water and Waste Disposal Account, administered by RUS, supports construction and improvements to rural community water systems who are unable to get affordable credit in the private market.

Additional Information:

- Funding for the loan program is allocated to state rural development offices by formula where state directors set priorities particular to their state's rural needs. State directors are authorized to transfer up to 25% of the amount in each RCAP account allocated for the state to any of the other accounts.

Eligibility:

- The Water and Waste loan and grant programs assist eligible applicants in rural areas and cities and towns of up to 10,000 residents. Drinking water, sanitary sewerage, solid waste disposal and storm drainage facilities may be financed with direct and guaranteed loans as well as grants. Applications originate with State Rural Development offices.

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

6) Water and Waste Disposal Direct and Guaranteed Loans

- Loans are made to public bodies, organizations operated on a not-for-profit basis, and Indian tribes on federal and state reservations for development of storage, treatment, purification, or distribution of water or for collection, treatment, and disposal of waste in rural areas. Loans are repayable in not more than 40 years, or the useful life of the facility, whichever is less. The water and waste disposal account is the largest of the three RCAP accounts, accounting for 87% of the total RCAP funding.

Additional Information:

- Direct loans carry interest rates not in excess of the current market yield for comparable term municipal obligations. The interest rate on loans cannot exceed 5% (they are currently being made at 4.5%) for those areas where the (1) median household income of the service area falls below the highest of 80% of the statewide non-metro median household income or the poverty level; and (2) the project is needed to meet applicable health or sanitary standards. The intermediate rate, which is halfway between the poverty rate and the market

rate, with a ceiling of 7%, applies to those projects that do not meet the requirements for the poverty rate but are located in areas where the median household income does not exceed 100% of the statewide non-metro median household income. *Guaranteed loans* are made to the same groups and for similar purposes except that loans are guaranteed by RUS for 80% of the loan amount or, in exceptional circumstances, 90% of the loan amount. The interest rate is negotiated between borrower and lender.

Eligibility:

- A rural area may include an area in any city or town that has a population of not more than 10,000 residents. Applicants must be unable to obtain sufficient credit elsewhere at reasonable rates to finance actual needs.

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

7) Water and Waste Disposal Guaranteed Loans

- Grants are made to public, quasi-public, and nonprofit associations as in the loan program. Grants are directed to projects serving the most financially needy communities that have a median household income, which falls below the higher of the poverty level or 100% of the state's non-metro household income.

Additional Information:

- Grant amounts for lower income levels they may not exceed 75% of the eligible development costs of the project. In addition, between 1% and 3% of the grant funds appropriated each year for water and waste water is available for technical assistance and training to assist communities. This involves identifying and evaluating alternative solutions to problems related to water and waste disposal, preparing applications, as well as bettering operation and maintenance practices at existing facilities.

Eligibility:

- For a grant of up to 70% of eligible costs, service area median household income must be below the poverty level or below 80% of the State non-metropolitan median household income, whichever is higher. Grants are made only if needed to reduce user charges to a reasonable level.

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

8) Solid Waste Management Grants

- Grants are made to local and regional governments and to nonprofit organizations. They provide technical assistance and training for the purposes of reducing or eliminating pollution of water resources as well as improving management of solid waste facilities.

Eligibility:

- Assistance is available in rural areas and towns with a population of 10,000 or less.
- Entities eligible for Solid Waste Management (SWM) grants are:
 - Private nonprofit organizations with tax exempt status designated by the Internal Revenue Service. A nonprofit organization is defined as any corporation, trust, association, cooperative, or other organization that:
 - Is operated primarily for scientific, education, service, charitable, or similar purposes in the public interest.
 - Is not organized primarily for profit.
 - Uses its net proceeds to maintain, improve, and/or expand its operations.
 - Public bodies.
 - Federally acknowledged or State recognized Native American tribe or group.
 - Academic institutions.
 - Private businesses, Federal agencies, and individuals are ineligible for these grants.

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

9) Emergency and Imminent Community Water Assistance Grants

- Target communities for this program are those have experienced a significant decline in either their quantity or quality of drinking water.

Additional Information:

- Grants can be made in rural areas and cities or towns with a population not in excess of 10,000 and a median household income not more than 100% of a State's nonmetropolitan median household income. Grants may be made for 100% of project costs.
- When significant declines in water quality/quantity occurred within a period of two years up to \$500,000 in grant funding may be issued. In cases where emergency repairs and replacement of facilities on existing systems are required the maximum grant size is \$75,000.

Eligibility:

- For declared emergencies and disasters and for communities facing actual or immanent drinking water shortages.

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

10) Water and Well System Grants

- This competitive grant program provides funding enabling nonprofit organizations to finance projects involving the construction and refurbishing of household water well systems in rural areas for moderate to low income individuals.

Eligibility:

- Priority to non-profit organizations with demonstrated expertise in providing well-water systems.

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

11) Technical Assistance and Training (TAT) Grants for Rural Waste Systems

- Rural communities with populations of less than 10,000 are entitled to a percentage of the Water and Wastewater Grant Program to provide technical assistance.

Additional Information:

- These funds may be used to assist communities and rural areas in identifying and evaluating solutions to water or wastewater problems, improving facility operation and maintenance activities, or preparing funding applications for water or wastewater treatment facility construction projects.

Eligibility:

- Eligibility for grant funding is restricted to private, nonprofit organizations that have been granted tax-exempt status from the Internal Revenue Service. Eligible organizations must then demonstrate the ability, background, experience, legal authority, and actual capacity to provide technical assistance/training on a regional basis to small, rural communities.

Contact:

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

12) Rural Broadband Loan and Loan Guarantee Program

- Expansion of modern broadband service is essential for rural America to be able to access Web-based information and services that will allow rural communities to compete in the global economy and offer the quality of life necessary to attract and retain residents and businesses. The program funds the costs of construction, improvement, and acquisition of facilities and equipment to provide broadband service to eligible rural areas on a technology-neutral basis.

Additional Information:

- The program funds the costs of construction, improvement, and acquisition of facilities and equipment to provide broadband service to eligible rural areas on a technology-neutral basis.
- A service area may be eligible for a broadband loan if all of the following are true:
 - A city, town, or incorporated area that has a population of more than 20,000 people
 - The service area is completely contained within a rural area

- At least 25 percent of the households in the service area are underserved households
- No part of the service area has three or more incumbent service providers
- No part of the funded service area overlaps with the service area of current RUS borrowers and grantees
- No part of the funded service area is included in a pending application before RUS seeking funding to provide broadband service

Eligibility:

- To be eligible for a broadband loan, an applicant may be either a nonprofit or for-profit organization, and must take one of the following forms:
 - Corporation
 - LLC
 - Cooperative or Mutual Organization
 - Federally recognized Indian Tribe or Tribal Organization
 - State or Local government, including any agency, subdivision, or one of their units

Contact

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit http://www.rurdev.usda.gov/HAD-CF_Grants.html.

Section IV

USDA Office of Community Development

The USDA rural development mission area includes the Office of Community Development (OCD). Through USDA Rural Development's field offices, OCD provides support for rural development. The office implements a range of special rural development initiatives such as the Rural Community Development Initiative and the Economic Impact Initiative. Additionally, it disseminates information about rural development strategies to rural development practitioners, and promotes communication and networking among rural development experts. OCD provides leadership and administrative oversight to two major programs: the Empowerment Zone/Enterprise Community Initiative and the Rural Economic Area Partnership Zones program.

1) Rural Economic Area Partnership Zones (REAP)

- This is a pilot program that assists rural communities suffering from out-migration, economic crises, and geographic isolation. Zones that are designated REAP receive modest technical and financial assistance from USDA as well as other federal agencies.

Additional Information:

- These zones also receive special consideration and preferences under regular Rural Development loan and grant programs. Just as with EZ/EC programs, REAP zones engage in community-based, long-term planning. They report on their progress with regularity, using OCD's performance and benchmark reporting system. There are currently five REAP zones.
- The two original zones in North Dakota were created in 1995. Two zones were added in upstate New York in 1999 and 2000 respectively. A final zone was designated in Vermont later on in 2000.

Eligibility:

- Designation by the Secretary as a REAP Zone.

Contact:

- Point of Contact: Suzette Agans
Telephone: (202) 720-3350 or (202) 401-1922
Email: suzette.agans@wdc.usda.gov
Website: http://www.rurdev.usda.gov/ny/toolbarpages/commdevel_pages/reapzones.htm

2) National Rural Development Partnership

- The 2002 farm bill authorized the National Rural Development Partnership (NRDP). It is the responsibility of the NRDP to coordinate the efforts of public, private, and nonprofit groups interested in rural development issues. The most prominent operative agents are the State Rural Development Councils, which are present in 36 states. Also included in the Partnership is the National Partnership Office which is affiliated with both the USDA and National Rural Development Council. The latter is comprised of senior program managers

from 40 federal agencies involved with rural development activities as well as national representatives of public interest and private sector organizations.

Additional Information:

- State rural development offices provide matching funding to support partnership activities with State Rural Development Partnership Councils.

Eligibility:

- State Rural Development Partnership Councils are composed of broadly representative public and private organizations.

Contact:

- Point of Contact: Suzette Agans
Telephone: (202) 720-3350 or (202) 401-1922
Email: suzette.agans@wdc.usda.gov
Website: <http://www.rurdev.usda.gov/CEDP-NRDP.html>

Section V

USDA Conservation and Specialty Crop Grant Programs

Specialty crops are a major part of U.S. agriculture and keeping this industry competitive is critical. Through this program, the USDA has created an objective to ensure that agriculture thrives. Specialty crops are defined as fruits, vegetables, tree nuts, dried fruits, horticulture, nursery crops, including floriculture. Each of these crops is essential to maintain a healthy diet and an active life. Through each of these programs, I am confident that we will conserve and protect our farmlands that are the grounds to produce these crops.

1) Conservation Reserve Program (CRP)

- The CRP program is voluntary. Producers may enter into a contract ranging from 10-15 year in duration. These contracts provide annual rental payments and financial assistance to undertake certain conservation practices. An example of such a project is the conversion of highly erodible and other environmentally sensitive acreage to long-term vegetative cover with the intention of improving the soil and water and wildlife resources.

Additional Information:

- In addition, there are several CRP subprograms encouraging specific conservation practices that protect environmentally sensitive land, decrease erosion, restore wildlife habitat, and safeguard ground and surface water.
- Amount:
 - Rental Payments - The maximum CRP rental rate for each offer is calculated in advance of enrollment.
 - Maintenance Incentive Payments - CRP annual rental payments may include an additional amount up to \$4 per acre per year as an incentive to perform certain maintenance obligations.
 - Cost-share Assistance - FSA provides cost-share assistance to participants who establish approved cover on eligible cropland. The cost-share assistance will not be more than 50 percent of participants' costs.
 - Other Incentives - FSA may offer additional financial incentives of up to 20 percent of the annual payment for certain continuous sign-up practices.

Eligibility:

- Wetlands that have been cropped three of the immediately preceding 10 crop years; land on which a constructed wetland is to be developed to manage fertilizer runoff; and land that has been devoted to commercial pond-raised aquaculture are all eligible.

Contact:

- Point of Contact: Patricia Engler, National Program Manager
Telephone 202-720-1836
Website: <http://www.nrcs.usda.gov/programs/CRP/>

2) Wetlands Reserve Program

- The Wetlands Reserve Program (WRP) supports landowners wishing to restore, protect, and enhance wetlands on their property. This is done through long-term technical and financial assistance.

Additional Information:

- WRP offers three types of grants:
 - *Permanent Easement* is a conservation easement in perpetuity.
 - *30-Year Easement* is an easement that expires after 30 years.
 - *Restoration Cost-Share Agreement* is an agreement to restore or enhance the wetland functions and values without placing an easement on the enrolled acres. USDA pays up to 75% of the restoration costs.
- There are three payment methods:
 - Permanent Easements: USDA pays 100% of easement value/restoration costs.
 - 30- Year Easements: USDA pays up to 75% of the easement value and up to 75% of the restoration costs.
 - Restoration Cost-Share Agreement: USDA pays up to 75% of restoration costs.

Eligibility:

- Eligibility is open to certain types of private and tribal wetlands, croplands, and grasslands, as well as lands that meet the habitat need of specific wildlife species.

Contact:

- Point of Contact: David Howard
Telephone: 202-720-1067
Website: <http://www.nrcs.usda.gov/Programs/WRP/>

3) Grasslands Reserve Program (GRP)

- GRP is a voluntary program. It is administered by USDA's Farm Services Agency (FSA). The program aims to help landowners restore and protect grassland, rangeland, pastureland, and shrub land and provides assistance for rehabilitating grasslands.

Additional Information:

- Participants have the option of choosing a 10 year, 15 year, or 20 year contract.
- Amount:
 - *Rental Contract.* USDA will provide annual payments in an amount that is not more than 75% of grazing value with payments not exceeding \$50,000 per year per person or legal entity.
 - *Permanent Easement.* T. Easement compensation will not exceed fair market value, less the grazing value of the land encumbered by the easement.
 - *Restoration Agreement.* Certain grassland easements or rental contracts may be eligible for cost-share assistance up to 50 percent of the cost to re-establish grassland functions and values. Payments will not exceed \$50,000 per year per person or legal entity

Eligibility:

- Landowners and operators who have general control of the acreage (for rental contracts), landowners who can provide clear title on privately owned lands (for easements), and tribes are all eligible for participation in the program.

Contact:

- Point of Contact: Elizabeth Crane, NRCS National Program Manager
Telephone: 202-720-0242
Second Point of Contact: Jim Williams, FSA Contact
Telephone: 202-720-9562
Website: <http://www.nrcs.usda.gov/programs/grp/>

4) Farmland Protection Program

- FFP provides matching funds to help eligible farmlands purchase development rights to keep productive farm and ranchland in use in an agricultural capacity. This is accomplished by limiting nonagricultural uses and including lands that promote state and local farmland protection.

Additional Information:

- USDA partners with state, tribal, or local governments and nongovernmental organizations to acquire conservation easements or other interests in land from landowners, and provides up to 50% of the fair market easement value of the conservation easement.
- FRPP share of the easement cost must not exceed 50% of the appraised fair market value. As a minimum, a cooperating entity must provide 25% of the appraised fair market value or 50% of the purchase price of the conservation easement.

Eligibility:

- The federal share of easement costs are capped at 50%, with the land owner contributing 25% of the costs. The program is also restructured to emphasize longer term and renewable cooperative agreements.

Contact:

- Point of Contact: Robert Glennon, National FRPP Manager
Telephone: 202-720-9476
Website: <http://www.nrcs.usda.gov/programs/frpp/>

5) Environmental Quality Incentives Program (EQIP)

- Farmers and ranchers promoting agricultural production and environmental quality can receive technical and cost-share assistance from EQIP. EQUIP supports the installation or implementation of structural and management practices on eligible agricultural land.

Additional Information:

- Funding is limited to \$300,000 in any 6-year period per entity, except in cases of special environmental significance including projects involving methane digesters, as determined by

USDA. Projects with organic production benefits are capped at \$20,000 annually or \$80,000 in any six-year period.

Eligibility:

- Covered under the program are practices that enhance soil, surface and ground water, air quality, and conserve energy; it also covers grazing land, forestland, wetlands, and other types of land and natural resources that support wildlife.

Contact:

- Point of Contact: Tim Beard, EQIP Program Manager
Telephone: 202-690-2621
Second Point of Contact: Edward Brzostek, EQIP Specialist
Telephone: 202-720-1834
Website: <http://www.nrcs.usda.gov/PROGRAMS/EQIP/>

6) Conservation Stewardship Program

- The Conservation Stewardship Program provides financial and technical assistance to promote the conservation and improvement of soil, water, air, energy, plant and animal life, and other conservation purposes on tribal and private working lands.

Additional Information:

- CSP contracts require that participants meet or exceed a stewardship threshold. This refers to the level of resource conservation and environmental management required to improve and conserve the quality and condition of at least one resource concern.

Eligibility:

- It is divided into three tiers:
 - Tier I: The producer must have addressed soil quality and water quality to the described minimum level of treatment for eligible land uses prior to acceptance. This tier has a maximum payment is \$20,000 annually.
 - Tier II: the producer must have addressed soil quality and water quality to the described minimum level of treatment on all eligible land uses on the entire agricultural operation prior to acceptance and agree to address one additional resource by the end of the contract period. Tier II has a maximum payment of \$35,000 annually.
 - Tier III: The producer must have addressed all applicable resource concerns to NRCS Field Office Technical Guide standards and have riparian zones adequately treated. This tier has a maximum payment of \$45,000 annually.

Contact:

- Website: <http://www.nrcs.usda.gov/programs/CSP/>.

7) Wildlife Habitat Incentives Programs

- WHIP is a voluntary program intended to develop and improve habitat primarily on private land. Through WHIP, USDA's Natural Resources Conservation Service provides both technical assistance and up to 75% cost-share assistance to establish and improve fish and wildlife habitat.

Additional Information:

- The terms of WHIP agreements between NRCS and the participant generally are from 5 to 10 years from the date the agreement is signed.
- NRCS will pay up to 75 percent of the cost to install conservation practices for permanent priority fish and wildlife habitat.
- NRCS will pay up to 90 percent of the cost to install conservation practices in long-term agreements.

Eligibility:

- Private agricultural land suitable for fish and wildlife habitat development; non-industrial private forest land, and tribal land.

Contact:

- Point of Contact: Albert Cerna
Telephone: 202-720-9358
Website: <http://www.nrcs.usda.gov/Programs/whip/>

8) Agricultural Management Assistance

- Agricultural Management Assistance (AMA) provides agricultural producers with cost-share and incentive payments so that they may voluntarily address issues, such as water management, water quality, and erosion control by incorporating conservation practices into their farming operations.

Additional Information:

- Incentive payments may be made as a means of inducing producers to perform land management practices. Only after an approved practice has been certified and verified are participants paid. The Federal cost-share rate is 75% of the cost of an eligible practice, based on the percent of actual cost, or percent of actual cost with not-to-exceed limits, or flat rates. Total AMA payments shall not exceed \$50,000 per participant for any fiscal year.

Eligibility:

- Applicants must own or control the land and agree to implement specific eligible conservation practices. Applicants must meet the Food Security Act's definition of "person."
- Eligible land: cropland, hay land, pasture and rangeland, land used for subsistence purpose, and other land (such as forestland) that produces crops or livestock where risk may be mitigated through diversification or conservation.

Contact:

- Point of Contact: Dave Mason, National Program Manager
Telephone: 202-720-1873

Website: <http://www.nrcs.usda.gov/programs/AMA/index.html>.

9) Watershed Programs

Watershed Rehabilitation Program

- In 200 Congress authorized the Watershed Rehabilitation Program. This program is intended to restore and repair many of the small watershed structures that were reaching or have exceeded their design life. In FY2007, 775 watershed dams previously built with NRCS assistance reached the end of their designated life span. By 2015, USDA estimates this number will exceed 4,300.

Additional Information:

- All projects must have a local sponsor to request federal assistance.
- It is not necessary for a national emergency to be declared for an area to be eligible for assistance.

Eligibility:

- Only dams that were constructed under the following USDA assisted water resource programs qualify for rehabilitation assistance:
 - Watershed Program
 - Pilot Watershed Program (1952-1954), and
 - Resource Conservation and Development Program.

Contact:

- Point of Contact: Stuart Simpson, National Watershed Rehabilitation Manager
Telephone: (202) 720-3413
Website: <http://www.nrcs.usda.gov/programs/wsrehab/>

Emergency Watershed Program (EWP)

- The NRCS administers this program. The EWP provides emergency financial and technical assistance during flood, drought, and erosion caused by fire, flood, or any other natural occurrence creating a sudden impairment of the watershed.

Additional Information:

- NRCS partners with local sponsors to share up to 75% of the cost to remove debris from streams, protect destabilized stream banks, establish cover on critically eroding lands, repair conservation practices, and purchase floodplain easements.

Eligibility:

- Public and private landowners are eligible for assistance but must be represented by a project sponsor. The project sponsor must be a public agency of state, county, or city government, or a special district or tribal government.

Contact:

- Point of Contact: Fred Reaves, National EWP Program Leader

Telephone: (202) 690-0793

Website: <http://www.nrcs.usda.gov/programs/EWP/questions.html>

10) Emergency Conservation Program (ECP)

- This program is administered by the FSA. The ECP provides emergency financial and technical assistance for farmers and ranchers to rehabilitate farmland damaged by natural disasters. It also carries out emergency water conservation measures in periods of severe drought.

Additional Information:

- Conservation problems existing prior to the applicable disaster are ineligible for ECP assistance.

Eligibility:

- Land eligibility is determined by County FSA committees based on on-site inspections of damage. This considered both the type and extent of damage. For land to be eligible, the natural disaster must create new conservation problems that, if untreated, would:
 - Impair or endanger the land;
 - Materially affect the land's productive capacity;
 - Represent unusual damage which, except for wind erosion, is not the type likely to recur frequently in the same area; and
 - Be so costly to repair that Federal assistance is or will be required to return the land to productive agricultural use.

Contact:

- Point of Contact: Mary Helen Askins, Legislative Affairs Staff
Telephone: (202) 720-7961
Second Point of Contact: Michele Proctor, Legislative Affairs Staff
Telephone: (202) 720-5875
Fax: (202) 720-2979
To find your state office visit:
<http://www.fsa.usda.gov/FSA/stateOffices?area=stoffice&subject=landing&topic=landing>
Website: <http://disaster.fsa.usda.gov> or
<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=copr&topic=ecp>

11) Conservation Technical Assistance (CTA)

- A landowner can request Technical assistance and professional advice on how to design, install, and maintain land management, vegetative, and structural practices that provide conservation benefits. Technical assistance is provided and funded within most conservation programs. Most funding for technical assistance is provided through NRCS' conservation programs, the largest of which is Conservation Operations. CO provides technical assistance through the Conservation Technical Assistance (CTA) program.

Additional Information:

- CTA provides technical support, conservation planning, and implementation assistance through local field offices in almost every county in the United States (and territories).

Eligibility:

- All owners, managers, and others that have a stake and interest in natural resource management are eligible to receive technical assistance from NRCS.

Contact:

- Point of Contact: James Johnson, Acting CTA Team Leader
Telephone: (202) 690-5988
Website: <http://www.nrcs.usda.gov/programs/cta/>

12) Specialty Crop Block Grant Program

- The Specialty Crop Block Grant Program (SCBGP) is to solely enhance the competitiveness of specialty crops. Specialty crops are defined as fruits, vegetables, tree nuts, dried fruits, horticulture, and nursery crops (including floriculture).

Additional Information:

- The minimum base grant each State is eligible to receive is equal to the higher of \$100,000 or 1/3 of 1 percent of the total amount of funding made available for that fiscal year.
- In addition, AMS will allocate the remainder of the grant funds based on the value of specialty crop production in each state in relation to the national value of specialty crop production using the latest available cash receipt data.

Eligibility:

- The agency, commission, or department responsible for agriculture within the 50 States.

Contact Information:

- Mr. Jimmie Turner
Telephone: (202) 720-8998
Email: jimmie.turner@usda.gov

Section VI

Renewable Energy Programs for Farmers

1) Advanced Biofuel Payment Program

- The Food, Conservation, and Energy Act of 2008 authorized this program, which is designed to support Federal policy calling for greater production and use of Advanced Biofuels.

Additional Information:

- Application materials can be obtained through the USDA, Rural Development State Office Renewable Energy Coordinator. Completed applications should be submitted to the Rural Development State Office of the State wherein the applicant's principal office is located.
- Advanced biofuels are produced from renewable biomass crops such as cellulose, sugar and starch (other than ethanol derived from corn kernel starch), hemicelluloses, lignin, waste materials, biogas, butanol, diesel-equivalent fuel, sugarcane, and nonfood crops such as poplar trees or switchgrass.

Eligibility:

- Eligible Advanced Biofuel Producers will receive payments for their production of fuels derived from renewable biomasses other than corn kernel starch. These may include:
 - Biofuel derived from cellulose, hemicellulose, or lignin;
 - Biofuel derived from sugar and starch (other than Ethanol derived from corn kernel starch);
 - Biofuel derived from waste material, including crop residue, other vegetative waste material, animal waste, food waste and yard waste;
 - diesel-equivalent fuel derived from Renewable Biomass, including vegetable oil and animal fat;
 - Biogas (including landfill gas and sewage waste treatment gas) produced through the conversion of organic matter from Renewable Biomass.

Contact:

- For more information please contact your local Rural Development State Office, or visit, http://www.rurdev.usda.gov/BCP_Biofuels.html.

2) High Energy Cost Grants

- This is series of competitive grants that provides financial assistance for a broad range of energy facilities, equipment, and related activities to offset the impacts of high residential energy costs in eligible communities. Eligible facilities include on-grid and off-grid renewable energy systems and implementation of cost-effective demand side management and energy conservation programs that benefit eligible communities.

Additional Information:

- No cost sharing or matching funds are required to be eligible for this grant program. RUS will consider what other financial resources are available to the grantee as well as any voluntary commitment of matching funds or other contributions when assessing the grantee's capacity to carry out the grant program successfully and will award additional evaluation points to proposals that include such contributions. As a further condition of each grant, Section 19(b) (2) of the RE Act requires that planning and administrative expenses may not exceed 4 percent of the grant funds.

Eligibility:

- Areas with high energy costs, i.e. areas in which the average residential expenditure for home energy is 275% of the national average.

Contact:

- For more information please contact your local Rural Development State Office, or visit, http://www.rurdev.usda.gov/UEP_Grant_Program.html

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3) Biomass Crop Assistance Program for (BCAP)

- The Biomass Crop Assistance Program (BCAP) offers financial assistance to producers that deliver eligible biomass material to designated biomass conversion facilities for use as heat, power, biobased products or biofuels.

Additional Information:

- This grant helps eligible producers and entities meet costs relating to the collection, harvest, storage and transportation of biomass materials.

Eligibility:

- Producers or entities will be eligible for up to a dollar per dollar match, up to \$45 per dry ton, for the value of the biomass that is delivered to a designated biomass conversion facility. Producers will be eligible for up to two years of such payments.

Contact:

- Point of Contact: Mary Helen Askins, Legislative Affairs Staff
Telephone: (202) 720-7961
Second Point of Contact: Michele Proctor, Legislative Affairs Staff
Telephone: (202) 720-5875
Fax: (202) 720-2979
To find your state office visit:
<http://www.fsa.usda.gov/FSA/stateOffices?area=stoffice&subject=landing&topic=landing>
Website: <http://disaster.fsa.usda.gov> or
<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=ener&topic=bcap>

4) Biorefinery Assistance Program

- This program seeks to stimulate the development of new and emerging technologies for the development of advanced biofuels in order to increase the energy independence of the United States, to promote increased resource conservation and better public and environmental health, to diversify markets for agricultural and forestry products and agriculture waste material, and to create jobs and enhance the economic development of the rural economy.

Additional Information:

- The program offers loan guarantees to fund the development, construction, and retrofitting of commercial-scale biorefineries that use eligible technology.

Eligibility:

- Any technology that is being adopted for use by a viable commercial-scale operation of a biorefinery that produces an advanced biofuel and that has been demonstrated to have technical and economic potential for commercial application in such a facility.

Contact:

- To apply please contact your local Rural Development State Office, or visit, http://www.rurdev.usda.gov/BCP_Biorefinery.html

5) Rural Energy for America Program Guaranteed Loan Program

- The REAP Guaranteed Loan Program Encourages the commercial financing of renewable energy and energy efficiency projects. Under this program, project developers will work with local lenders, who in turn can apply to USDA Rural Development for a loan guarantee up to 85% of the loan amount.

Additional Information:

- Borrowers must be an agricultural producer or rural small business. Agricultural producers must gain 50% or more of their gross income from their agricultural operations. An entity is considered a small business in accordance with the Small Business Administration's small business size standards.

Eligibility:

- Agricultural Producers
- Small Businesses

Contact:

- For more information please contact your local USDA Rural Development Office, or visit, http://www.rurdev.usda.gov/recd_map.html
- http://www.rurdev.usda.gov/BCP_ReapLoans.html

6) Repowering Assistance Program

- The Repowering Assistance Program provides payments to eligible biorefineries to replace fossil fuels used to produce heat or power to operate the biorefineries with renewable biomass. It provides reimbursement payments to help offset the costs associated with converting existing fossil fuel systems to renewable biomass fuel systems.

Additional Information:

- The program encourages the use of renewable biomass as a replacement fuel source for fossil fuels used to provide process heat or power in the operation of eligible biorefineries.
- The amount of assistance is determined by the availability of funds, the project scope, and the ability of the proposed project to meet all the scoring criteria. In particular, the percentage reduction in fossil fuel used by the biorefinery, the quantity of fossil fuels replaced by a renewable biomass system, and the cost effectiveness of the renewable biomass system.

Eligibility:

- To be eligible for the Repowering Assistance Program, an applicant must produce and sell an advanced biofuel.
- An Advanced Biofuel Producer is an individual, corporation, company, foundation, association, labor organization, firm, partnership, society, joint stock company, group of organizations, or non-profit entity that produces and sells an advanced biofuel.

Contact:

- For more information please contact your local USDA Rural Development Office, or visit, http://www.rurdev.usda.gov/recd_map.html
- http://www.rurdev.usda.gov/BCP_RepoweringAssistance.html

7) Advanced Biofuel Payment Program

- The Advanced Biofuel Payment Program provides payments to producers to support and expand production of advanced biofuels refined from sources other than corn kernel starch. The Program supports and helps to ensure the expanding production of advanced biofuels by providing payments to eligible advanced biofuel producers.

Additional Information:

- Advanced biofuels are produced from renewable biomass crops such as cellulose, sugar and starch (other than ethanol derived from corn kernel starch), hemicelluloses, lignin, waste materials, biogas, butanol, diesel-equivalent fuel, sugarcane, and nonfood crops such as poplar trees or switchgrass.

Eligibility:

- To be eligible for the Advanced Biofuel Payment Program, an applicant must produce and sell an advanced biofuel.

- An Advanced Biofuel Producer is an individual, corporation, company, foundation, association, labor organization, firm, partnership, society, joint stock company, group of organizations, or non-profit entity that produces and sells an advanced biofuel.

Contact:

- For more information please contact your local USDA Rural Development Office, or visit, http://www.rurdev.usda.gov/recd_map.html
- http://www.rurdev.usda.gov/BCP_Biofuels.html



Section VII

Letters of Support from Senator Gillibrand

While Senator Gillibrand does NOT decide which organizations are awarded grants or other federal funding, there are instances in which it is appropriate for the Senator to write a letter of support for an application. If you wish to request a letter of support for your application, you must supply Senator Gillibrand with the following:

1. A description of your organization,
2. Summary of the application,
3. a description of what the money will be used for, and
4. a draft letter of support

Please forward this information by email to grants@gillibrand.senate.gov or by mail to the nearest regional office:

Capitol District

Senator Kirsten E. Gillibrand
Leo W. O'Brien Federal Office Building
1 Clinton Square
Room 821
Albany, NY 12207
Tel: (518) 431-0120
Fax: (518) 431-0128

Fax: (631) 249-2847

New York City

Senator Kirsten E. Gillibrand
780 Third Avenue
Suite 2601
New York, New York 10017
Tel. (212) 688-6262
Fax (212) 688-7444

Buffalo/Western New York

Senator Kirsten E. Gillibrand
Larkin at Exchange
726 Exchange Street, Suite 511
Buffalo, NY 14210
Tel: (716) 854-9725
Fax: (716) 854-9731

North Country

Senator Kirsten E. Gillibrand
PO Box 273
Lowville, NY 13367
Tel. (315) 376-6118
Fax (315) 376-6118

Hudson Valley Office

PO Box 893
Mahopac, NY 10541
Tel. (845) 875-4585
Fax (845) 875-9099

Rochester Region

Senator Kirsten E. Gillibrand
Kenneth B. Keating Federal Office Building
100 State Street
Room 4195
Rochester, NY 14614
Tel. (585) 263-6250
Fax (585) 263-6247

Long Island

Senator Kirsten E. Gillibrand
155 Pinelawn Road
Suite 250 North
Melville, NY 11747
Tel: (631) 249-2825

Westchester County (For address, please call)

Senator Kirsten E. Gillibrand

Tel. (914) 725-9294
Fax (914) 472-5073

Syracuse/Central New York

Senator Kirsten E. Gillibrand
James M. Hanley Federal Building
100 South Clinton Street
Room 1470
PO Box 7378
Syracuse, NY 13261

Tel. (315) 448-0470
Fax (315) 448-0476

Washington D.C.

Senator Kirsten E. Gillibrand
United States Senate
478 Russell Senate Office Building
Washington, DC 20510
Tel. (202) 224-4451
Fax (202) 228-0282



Grant Guide Order Form

If you would like to order additional grant guides from our office, please indicate what guides you would like to have and complete the below address information. If you have any questions, please contact us at 212.688.6262.

Guide

- | | |
|---|--|
| <input type="checkbox"/> Affordable Housing | <input type="checkbox"/> Home Heating and Weatherization |
| <input type="checkbox"/> Ag/ Rural Development | <input type="checkbox"/> Homeland Security |
| <input type="checkbox"/> At Risk Youth / Anti Gang | <input type="checkbox"/> Innovation and Cluster Based Economic Development |
| <input type="checkbox"/> Broadband | <input type="checkbox"/> K-12 Education and Libraries |
| <input type="checkbox"/> Brownfields/Superfund Site Cleanup | <input type="checkbox"/> Lead Paint Remediation |
| <input type="checkbox"/> City Infrastructure | <input type="checkbox"/> Minority and Women Owned Business |
| <input type="checkbox"/> Faith-Based / Community Initiatives | <input type="checkbox"/> Obesity Prevention / Nutritious Foods |
| <input type="checkbox"/> Fire and Emergency Services | <input type="checkbox"/> Senior Services |
| <input type="checkbox"/> General Grants | <input type="checkbox"/> Small Business |
| <input type="checkbox"/> Green Energy and Clean Technology | <input type="checkbox"/> Social Services /Community Groups |
| <input type="checkbox"/> Green Schools | <input type="checkbox"/> Veterans Services |
| <input type="checkbox"/> Higher Education | <input type="checkbox"/> Water and Wastewater Funding |
| <input type="checkbox"/> Historic Preservation/Arts/Culture/Tourism | |

Mail to: **Senator Kirsten Gillibrand, 780 Third Ave, 26th Floor, New York New York 10017**

Name: _____

Title: _____

Organization: _____

Address: _____

City, State, ZIP: _____

Casework Form

If you have encountered a problem involving a federal government agency or federally subsidized benefit that you have not been able to successfully resolve, Senator Kirsten Gillibrand's staff of constituent liaisons may be able to assist you in the following areas:

Employment Issues: including assistance with disability benefits, employer-provided health care plans and COBRA, Family Medical Leave Act (FMLA) benefits, pensions, unemployment benefits, Federal and State Workers Compensation claims, and retirement-related issues.

Consumer Affairs: including assistance obtaining a home loan modification under the Making Home Affordable Program, insurance claims, dissatisfaction with consumer products or services, environmental regulations, and concerns regarding air quality, water or land contamination.

Immigration Issues: including issues with visitor visas, family and employment based visas, lawful permanent resident status, naturalization, international adoptions, detention, passports, customs and border issues, and assistance to American Citizens in crisis abroad.

Veteran Issues: including issues with VA pension and disability benefits, education benefits, veteran burial or funeral issues, and issues regarding the VA medical centers.

IRS Issues: including connecting constituents with the Taxpayer Advocate Service to address federal tax issues including lost or delayed tax refunds, penalty abatements, payment installation plans, tax credits, referrals to IRS Low Income Tax Clinics and paper tax forms.

Military Issues: including issues pertaining to the Department of Defense, Army, Navy, Marine Corps, Air Force, Coast Guard, Reserves and New York State National Guard, as well as obtaining military records, medals and academy nominations.

Health Care Issues: including issues with Medicare and Medicaid, health insurance, insurance providers, nursing homes, hospitals, prescription drugs, and 9/11 health matters.

Social Security: including issues with Supplemental Security Income, Social Security Disability, survivors' benefits, and retirement benefits.

Social Services: including issues with food stamps, HEAP (low-income heating program), FEMA and disaster relief, and issues related to federally subsidized housing.

Please visit the "Services" section of www.gillibrand.senate.gov or call (212) 688-6262 for further information. Please note that if you are seeking assistance with a case that involves a lawsuit or litigation, Senate Rules prohibit the Office of Senator Gillibrand from giving legal advice or intervening in the proceedings.